

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE)	Chapter 7
)	
ARLENE JOYCE BYLINA)	CASE NO. 16-04043
)	
Debtor(s).)	Hon. Pamela S. Hollis

NOTICE OF MOTION

To: See Attached Service List

TRUSTEE'S CERTIFICATE OF SERVICE FOR
NOTICE OF TRUSTEE'S FINAL REPORT

PROOF OF SERVICE

I, the undersigned attorney, certify that I served a copy of this Notice and attached Motion upon the person(s) listed above by mailing the same in a properly addressed envelope, postage prepaid, and placed in a U.S. depository in Oswego, Illinois on the 8th day of March, 2017, unless a copy was served electronically which occurs automatically upon the filing of the aforesaid document with the Bankruptcy Clerk of the Court.

/s/ *Peter N. Metrou*
Bankruptcy Trustee

Prepared by:
PETER N. METROU
Metrou & Associates, P.C.
123 W. Washington St., Ste. 216
Oswego, Illinois 60543
(630) 551-7171

Via First-Class Mail

Adam Suchy
Geraci Law L.L.C.
55 E. Monroe #3400
Chicago, IL 60603-5920

Chase CARD
Attn: Bankruptcy Dept.
Po Box 15298
Wilmington,DE 19850-5298

Credit First N A
Attn: Bankruptcy Dept.
6275 Eastland Rd
Brookpark,OH 44142-1399

Equifax
Attn: Bankruptcy Dept.
PO Box 740241
Atlanta,GA 30374-0241

Synco/Oldnavydc
Attn: Bankruptcy Dept.
Po Box 965005
Orlando,FL 32896-5005

Arlene Joyce Bylina
1361 Rock Run Drive
APT# D
Crest Hill, IL 60403-1679

CITI
Attn: Bankruptcy Dept.
Po Box 6497
Sioux Falls,SD 57117-6497

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Experian
Attn: Bankruptcy Dept.
PO Box 2002
Allen,TX 75013-2002

Rock Run Pointe
C/o Celtic Property Management
3033 W Jefferson St
Suite 100
Joliet,IL 60435-5249

CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

COMENITY BANK/Lnbryant
Attn: Bankruptcy Dept.
Po Box 182789
Columbus,OH 43218-2789

Discover FIN SVCS LLC
Attn: Bankruptcy Dept.
Po Box 15316
Wilmington,DE 19850-5316

Transunion
Attn: Bankruptcy Dept.
PO Box 1000
Chester,PA 19022-1023

Sears Bankruptcy Recovery
Citibank USA Sears
PO Box 20363
Kansas City,MO 64195-0363

Via ECF

Peter N Metrou
Metrou & Associates PC
123 W Washington St Suite 216
Oswego, IL 60543-1049

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
ARLENE JOYCE BYLINA § Case No. 16-04043
Debtor §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on April 7, 2017 in

Joliet City Hall
150 West Jefferson, 2nd Floor
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/08/2017

By: /s/ Peter N. Metrou
Chapter 7 Trustee

Peter N. Metrou, Trustee
123 W. Washington St.
Suite 216
Oswego, IL 60543

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: §
§
ARLENE JOYCE BYLINA § Case No. 16-04043
§
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 65,000.00
and approved disbursements of \$ 24,781.66
leaving a balance on hand of¹ \$ 40,218.34

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 5,750.00	\$ 0.00	\$ 5,750.00
Trustee Expenses: Peter N. Metrou	\$ 35.95	\$ 0.00	\$ 35.95
Attorney for Trustee Fees: Metrou & Associates, P.C.	\$ 500.00	\$ 0.00	\$ 500.00
Accountant for Trustee Fees: Kutchins Robbins & Diamond LTD.	\$ 918.00	\$ 0.00	\$ 918.00
Charges: CLERK OF THE BANKRUPTCY COURT	\$ 176.00	\$ 0.00	\$ 176.00

Total to be paid for chapter 7 administrative expenses \$ 7,379.95
Remaining Balance \$ 32,838.39

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,266.74 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 72.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	DISCOVER BANK	\$ 15,191.05	\$ 0.00	\$ 11,020.22
2	DISCOVER BANK	\$ 10,940.71	\$ 0.00	\$ 7,936.85
3	CAPITAL ONE BANK (USA), N.A.	\$ 2,870.62	\$ 0.00	\$ 2,082.47
4	CREDIT FIRST NA	\$ 1,989.41	\$ 0.00	\$ 1,443.20
5	CITIBANK, N.A.	\$ 9,573.34	\$ 0.00	\$ 6,944.90
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 4,701.61	\$ 0.00	\$ 3,410.75

Total to be paid to timely general unsecured creditors \$ 32,838.39

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Peter N. Metrou

Chapter 7 Trustee

*Peter N. Metrou, Trustee
123 W. Washington St.
Suite 216
Oswego, IL 60543*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.